8. (once amended) A method according to Claim 7 wherein said step of scoring individual accounts and assigning the accounts further comprises the step of assigning accounts having an assigned non-numerical value to at least one of classes, deciles and clusters.

13. (once amended) A system configured to provide to an end user, multi-dimensional customer profiles, allowing the end user to effectively manage customer targeting, said system comprising:

at least one computer;

a server configured to compile data from multiple sources to create a relational database, use tools to model data within the relational database to determine at least one model for a customer including at least one of a marketing model and a risk model, score the modeled data, integrate the scores into a multi-dimensional structure and provide access to the multi-dimensional structure; and

a network connecting said computer to said server.

20. (once amended) A system according to Claim 19 wherein said server configured to assign accounts having an assigned non-numerical value to at least one of classes, deciles and clusters.

PLEASE ADD THE FOLLOWING NEW CLAIMS:

25. (newly added) A method according to Claim 1 wherein said step using tools to model the relational database further comprises the step of using tools to determine at least one marketing model including at least one of a net present value/profitability model, a prospect pool model, a net conversion model, an attrition model, a response model, a revolver model, a balance transfer model, and a reactivation model.

26. (newly added) A method according to Claim 1 wherein said step using tools to model the relational database further comprises the step of using tools to determine at least one

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risk model including at least one of a payment behavior prediction model, a delinquency model, a bad debt model, a fraud detection model, a bankruptcy model, and a hit and run model.

27. (newly added) A system according to Claim 13 wherein said at least one marketing model includes at least one of a net present value/profitability model, a prospect pool model, a net conversion model, an attrition model, a response model, a revolver model, a balance transfer model, and a reactivation model.

28. (newly added) A system according to Claim 13 wherein said at least one risk model includes at least one of a payment behavior prediction model, a delinquency model, a bad debt model, a fraud detection model, a bankruptcy model, and a hit and run model.

Remarks

The Office Action mailed March 17, 2003 has been carefully reviewed and the foregoing amendment has been made in consequence thereof. Submitted herewith is a Submission of Marked Up Claims.

Claims 1-28 are pending in this application. Claims 1-24 stand rejected. Claims 25-28 have been newly added.

The rejection of Claims 1-24 under 35 U.S.C. § 112, first paragraph, is respectfully traversed.

Applicants respectfully submit that the specification meets the requirements of Section 112, first paragraph. Specifically, Applicants respectfully submit that the specification, including the Figures, would enable one skilled in the art to make and/or use the invention as described in the present patent application. Accordingly, Applicants respectfully request that the rejection of Claims 1-24 under Section 112, first paragraph, be withdrawn.

With respect to Claims 1 and 13, the Office Action suggests that the "invention is not described in such a way as to enable one skilled in the art to which it pertains…to make and/or

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